

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin, et al.
Appl. No. : 09/942,983
Filed : August 30, 2001
For : METHOD AND APPARATUS
FOR DETERMINING A
PREPAYMENT SCORE FOR AN
INDIVIDUAL APPLICANT
Examiner : Siegfried E. Chencinski
Group Art Unit : 3692

CERTIFICATE OF EFS WEB
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I hereby certify that this correspondence, and any other attachment noted on the automated Acknowledgement Receipt, is being transmitted from within the Pacific Time zone to the Commissioner for Patents via the EFS Web server on:

September 19, 2007

(Date)



Ted M. Cannon, Reg. No. 55,036

RESPONSE TO MARCH 19, 2007 OFFICE ACTION

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Please enter the following response to the March 19, 2007 Office Action.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 3 of this paper.